

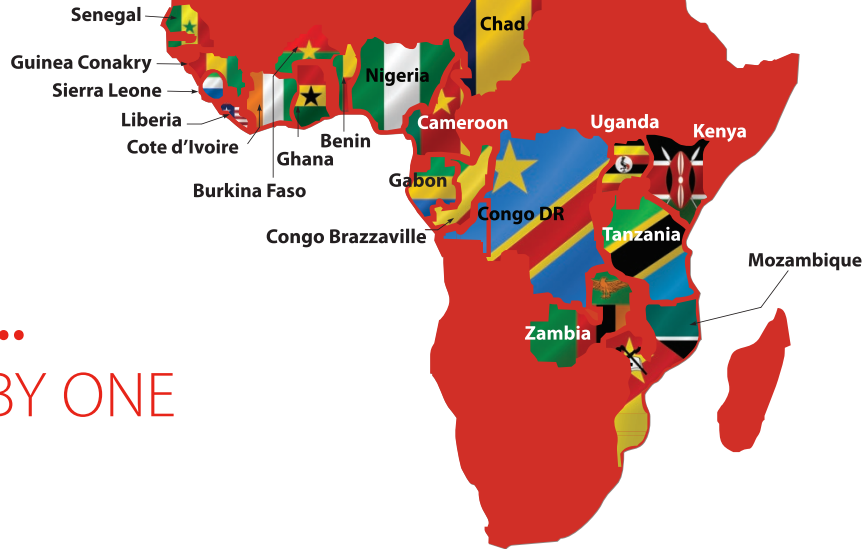
UBA Business Direct



London ■

■ Paris

■
New York



AFRICA...
UNITED BY ONE
BANK



ABOUT UBA

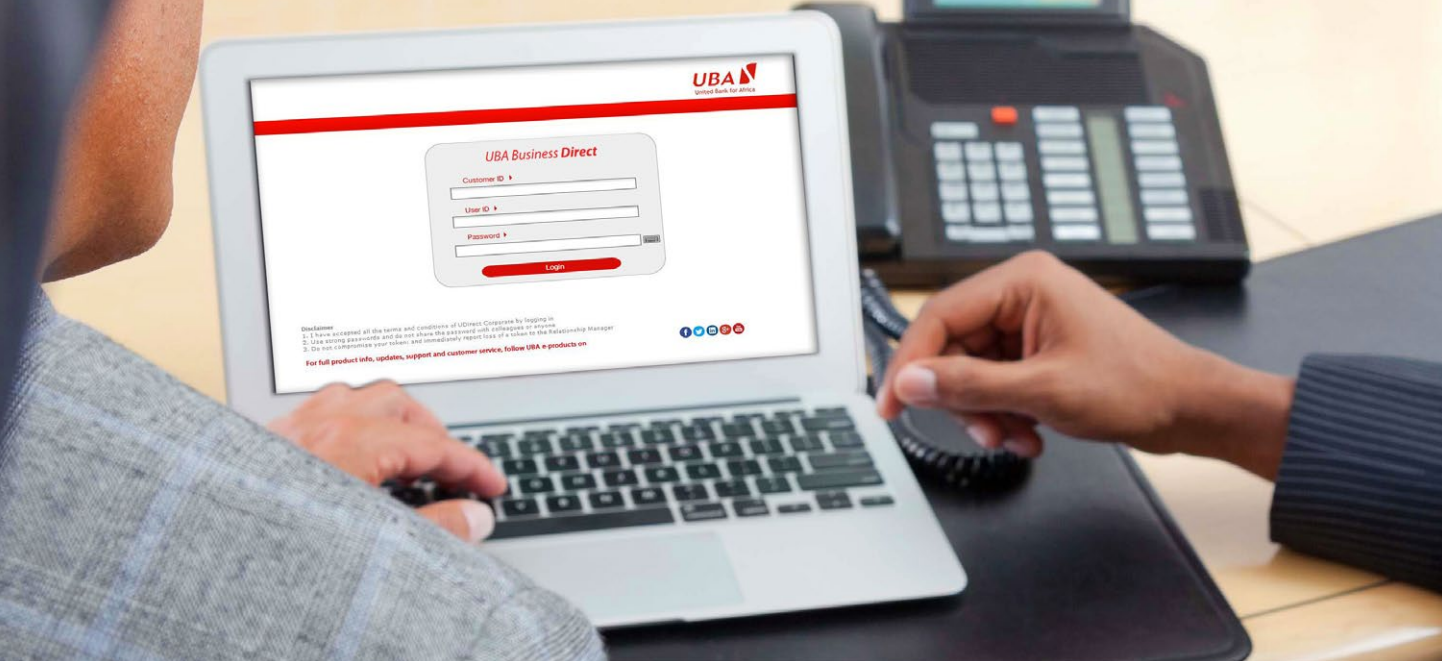
- United Bank for Africa (UBA) Plc is a leading financial service institution in sub-Saharan Africa with its headquarters in Nigeria, West Africa.
- UBA has presence in 18 other African countries (Benin, Burkina Faso, Cameroon, Chad, Congo Brazzaville, Congo DRC, Cote d'Ivoire, Gabon, Ghana, Guinea Conakry, Kenya, Liberia, Mozambique, Senegal, Sierra

Leone, Tanzania, Uganda and Zambia), the United Kingdom (London), the United States of America (New York) and France (Paris).

- UBA started as the British and French Bank Limited (BFB) in 1949, was incorporated as a limited liability company in 1961 under the Companies Ordinance (CAP 37) 1922, and was listed on the Nigerian Stock Exchange in 1970, becoming the first Nigerian Bank to make an Initial Public Offer as well as the first Nigerian bank to issue Global Depository Receipts (GDRs).
- UBA merged with Standard Trust Bank in 2005, one of the biggest mergers in the history of Nigeria's capital markets.
- Today, UBA is one of the largest financial services groups on the African continent.
- The bank provides corporate, commercial, SME, consumer finance and personal (retail) banking services to more than eleven million customers, served through diverse channels; business offices and digital platforms (ATMs, PoS, robust Online banking and mobile banking, social media, etc). Also, UBA offers pension custody and related services.

MILESTONES

Pre-Merger							Post-Merger	
1949	1961	1970	1984	1997	1998	2004	2005	2007
French & British Bank Limited ("FBB") commenced business	Incorporation of UBA	IPO on the NSE	New York Branch established	Standard Trust Bank commenced operations	GDR program established	STB Ghana established	<ul style="list-style-type: none"> • UBA merged with Standard Trust Bank • Continental Trust Bank acquired • New management team constituted 	<ul style="list-style-type: none"> • Fresh equity capital raised successfully • UBA Capital (Europe) London opened
2008 - 10			2011	2012	2013	2014 - 15		
<ul style="list-style-type: none"> • Acquired majority interest in two banks based in B/Faso and Benin • Successfully raised N20bn debt capital • Commenced operations in some African countries including Kenya, Uganda, Cameroon, Cote d'Ivoire, S/Leone and Mozambique 			<ul style="list-style-type: none"> • Commenced operations in Congo DR and Brazzaville. • Successfully raised N35bn debt capital 	<p>Won Financial Times' Bankers' Awards for Best Overall Bank in Africa;, Best Bank in Cameroon and Best Bank in Senegal</p>	<p>Successfully divested from its non-bank subsidiaries and property mgt business</p>	<ul style="list-style-type: none"> • UBA Chad and Senegal awarded Bank of the Year by The Banker Mag • Won Africa Investor (Ai) Social Infrastructure Deal of the Year award 		



UBA BUSINESS DIRECT

UBA Business Direct is the online portal for cash management and transaction banking. It offers a convenient and flexible way for corporates to handle cash management and other transactions online.



PAYMENTS

UBA has the right solution to help your organisation reduce payment costs, enhance control and streamline your entire payment processing function, whether you are making payments locally or internationally or you simply need to transfer funds between accounts.

This solution offers all the payments services aimed at automating payment

and thereby reducing the overall processing costs, saving time and money. The solution covers a full range of payment capabilities for both global and domestic payments as well as single and multiple payments by debiting source account with the bank and crediting any account in or outside the country. The specific services are:

- Intention-based Payments – Vendor, Salaries, Pensions, Taxes, e-Dividend, Scholarships/Bursaries, Grants, Utilities, etc
- Local bank transfers - RTGS
- Book transfers (Internal Fund Transfers)
- Payments to bank accounts, Prepaid Cards and mobile platforms
- Spending limit management
- Customer ERP Integration for straight through payments
- Payments encryption
- International (SWIFT) transfers/payments
- UBA Relationship Managers have in-depth experience in many different industries so that they can tailor a payment solution to fit your organization's unique routine and ad-hoc payments requirements.



RECEIVABLES MANAGEMENT

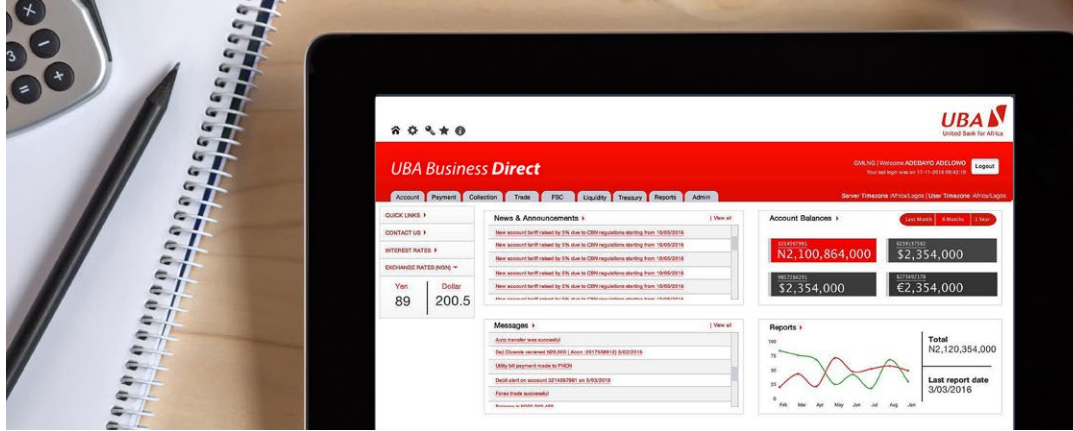
Our solution offers extensive receivables management leveraging our spread in Africa, London, New York and the most extensive branch network in Nigeria. With this solution, customers increase efficiency and minimise the collections time thereby ensuring better liquidity. In addition, interest costs will be saved with optimal utilisation of funds engendered by enhanced

liquidity through efficient and shorter collections time. We offer collections through multi-channel and multi-instruments which include:

- Cash collections
- Cheque collections
- PoS collections
- Web collections
- Direct debit mandates

Direct debit service is immediate value for own customer whereas for interbank, it depends on your country's clearing rules. Customers can view collections in real-time through the portal; whether payments are collected from UBA or from other banks.

Our Product Team helps you design optimum solutions to speed up receivables processing, reduce financial exposure, lower borrowing costs and maximise cash flow.



ACCOUNT AGGREGATION

This solution offers visibility on account balances and transactions on accounts in UBA irrespective of country. It also offers the same services to customers of other banks in Africa and across the globe.

The solution aggregates these balances and gives customers a view of their consolidated balances in chosen accounts worldwide. The consolidated balances and transactions are refreshed at customer defined intervals. The specific services are:

- Intra day balances
- Intra day transactions
- End of day balances
- End of day transaction
- Real-time interbank balance view (Nigerian accounts only)



CASH FORECASTING

This solution provides multi-source cash inflow/outflow information in a single window and has tools for forecasting and analysis to plan for effective fund utilisation and profit maximization. Corporate Treasurers will use this centrally available information to predict the matching of inflow against outflow and the funding gaps that need to be covered. The specific services include:

- Forecast Views
- By Account
- By Currency



LIQUIDITY MANAGEMENT

This solution offers a wide range of liquidity management tools to corporate customers to manage cash-flows, credit facilities and working capital across accounts, banks and geographies. Corporates can combine balances and consider for interest application. The specific services include:

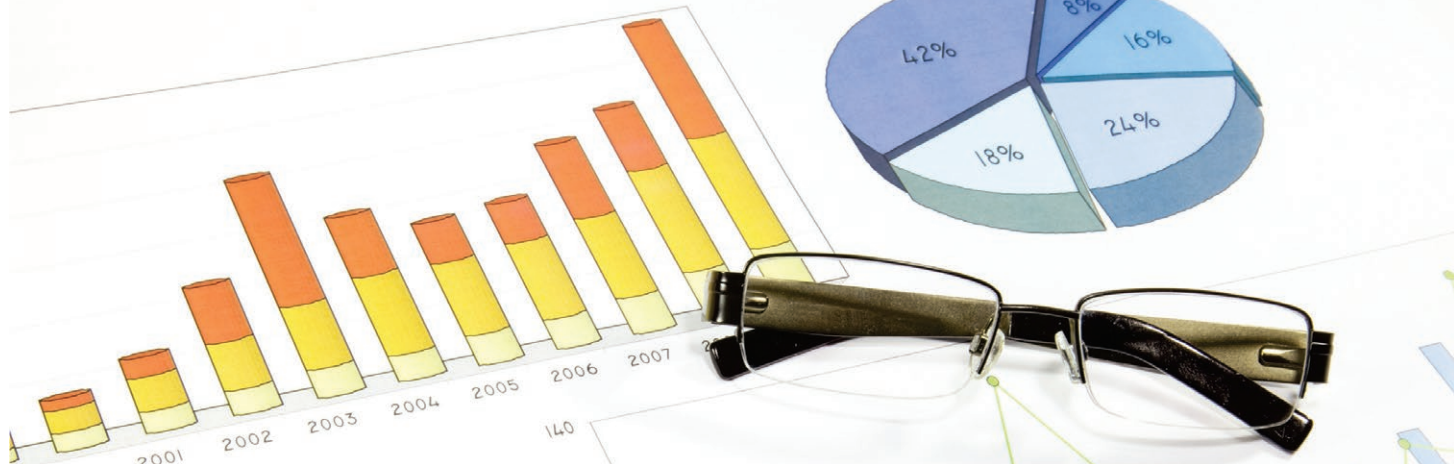
- Cash Sweeping within accounts in the bank
- Liquidity Transfers
- 3rd Party Bank Sweeping
- Notional Pooling (only within the bank)
- Netting



INVESTMENT

This solution offers investment management and FX management services to corporate customers. Customers are able to generate and track investments and FX trades. The specific services include:

- FX trade initiation
- FX monitoring
- Investment initiation
- Investment positions monitoring
- Alerting services



FINANCIAL SUPPLY CHAIN

This solution offers end-to-end working capital management and financing for corporate customers. Corporate customers can track, monitor and manage their financial supply chain with their clients and trading partners. The specific services include:

- Distributor finance
- Supplier finance
- Electronic invoice presentment and payment
- Purchase order management
- E-Procurement
- Payment guarantees



eTRADE *(Coming soon)*

This solution allows corporate customers to generate and track trade transactions over the web. Customers are able to initiate requests for issuance and amendment of various trade documents including import and export LCs. The specific services include:

- LC initiation and tracking
- Guarantees
- Documentary collections
- Financing
- Alerting services



Mobile App (Corporate Mobility)

Corporate Mobile App provides corporate customers access to a cash management interface, allowing for a wide range of mobile banking services, including notifications and announcements, up-to-the minute balance information, statement activity reporting and approvals for domestic and international payments and rate information to users and busy executive on-the-go. It also allows users to view their collections from the app. The specific services include:

- Balance information
- Transaction activity reporting
- Account monitoring
- Payment approvals
- Interest rates information
- Collections monitoring

How to access UBA Business Direct



Step 1: Go to www.ubagroup.com

- The Business Direct icon is located on the homepage



Step 2: Click on Business Direct

- This takes you to the login page
- Enter your login details to start transacting

Need more information?

Contact our Customer Fulfilment Centre (CFC):



- +234 700 2255 822
- +234 1 280 8822
- +234 1 631 9822
- +234 1 280 8448 (fax)



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